

Certificate Number: 15317-NJ-DE-031525502

Bankruptcy Case Number: 18-25528



15317-NJ-DE-031525502

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 26, 2018, at 7:48 o'clock AM PDT, Michael S Pizarro completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 26, 2018 By: /s/Lea Sorino

Name: Lea Sorino

Title: Counselor